

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF TENNESSEE  
KNOXVILLE DIVISION**

In re: CHARLES RICHARD WALKER	§	Case No. 07-33617
KIMBERLY DENISE WALKER	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Gwendolyn M. Kerney, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2007.
- 2) The plan was confirmed on 12/11/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2009.
- 6) Number of months from filing or conversion to last payment: 24.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$41,500.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 41,315.27	
Less amount refunded to debtor	\$ 775.00	
<b>NET RECEIPTS</b>		<b>\$ 40,540.27</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 274.00	
Trustee Expenses & Compensation	\$ 1,317.49	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,591.49</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
Clark & Washington, P.C.	Lgl	2,000.00	2,000.00	2,000.00	2,000.00	0.00
CLERK OF THE COURT	Adm	274.00	274.00	274.00	274.00	0.00
CHASE HOME FINANCE LLC	Con	125,535.18	127,449.02	127,449.02	21,285.68	0.00
CHASE HOME FINANCE LLC	Sec	1,770.00	2,911.34	2,911.34	1,225.00	0.00
INDEPENDENT BANK	Sec	31,500.00	33,217.62	33,217.62	0.00	0.00
KNOXVILLE TVA CREDIT UNION	Con	38,551.97	38,078.81	38,078.81	10,097.00	0.00
KNOXVILLE TVA CREDIT UNION	Sec	878.00	878.00	878.00	625.00	0.00
KNOXVILLE TVA CREDIT UNION	Sec	2,177.11	2,129.97	2,129.97	887.30	362.70
MANUFACTURERS & TRADERS	Sec	22,000.00	22,634.26	22,634.26	0.00	0.00
DARLENE WALKER	Pri	0.00	NA	NA	0.00	0.00
DEPT OF THE TREASURY - IRS	Pri	186.11	188.99	188.99	188.99	0.00
United States Treasury/IRS	Uns	0.00	1.81	1.81	0.14	0.00
ABERCROMBIE RADIOLOGY	Uns	275.00	8.38	8.38	0.64	0.00
CHARLES H. CHILD	Uns	600.00	1,138.25	1,138.25	87.21	0.00
ROUNDUP FUNDING LLC	Uns	5,275.52	5,564.19	5,564.19	426.33	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,419.04	4,419.04	4,419.04	338.59	0.00
PRA RECEIVABLES MANAGEMENT	Uns	8,265.41	8,660.22	8,660.22	663.55	0.00
DR. DAVID FARDON	Uns	77.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
Ecast Settlement Corporation assignee of	Uns	4,721.05	4,929.48	4,929.48	377.70	0.00
ROUNDUP FUNDING LLC	Uns	914.14	1,056.95	1,056.95	80.98	0.00
KNOXVILLE TVA CREDIT UNION	Uns	1,508.45	1,448.78	1,448.78	111.01	0.00
KNOXVILLE TVA CREDIT UNION	Uns	1,500.93	1,448.61	1,448.61	111.00	0.00
SE EMERGENCY PHYS.	Uns	492.00	NA	NA	0.00	0.00
KNOX CO CHANCERY COURT	Uns	0.00	171.00	171.00	13.10	0.00
Dr. David Fardon	Uns	0.00	872.71	872.71	66.86	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 165,527.83	\$ 31,382.68	\$ 0.00
Mortgage Arrearage	\$ 3,789.34	\$ 1,850.00	\$ 0.00
Debt Secured by Vehicle	\$ 35,347.59	\$ 887.30	\$ 362.70
All Other Secured	\$ 22,634.26	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 227,299.02	\$ 34,119.98	\$ 362.70
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 188.99	\$ 188.99	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 188.99	\$ 188.99	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 29,719.42	\$ 2,277.11	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,591.49	
Disbursements to Creditors	\$ 36,948.78	
<b>TOTAL DISBURSEMENTS:</b>		\$ 40,540.27

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/10/2009

By: /s/ Gwendolyn M. Kerney  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.